

Fill in this information to identify the case:

Debtor 1 JOHN E. PANICHI

Debtor 2 MICHELLE PANICHI
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania
(State)

Case Number: 15-10919-JKF

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: M&T BANK Court claim no. (if known): 4

Last 4 digits of any number you use to identify the debtor's account 9 1 7 0

Property Address: 430 S. CHURCH STREET
CLIFTON HEIGHTS, PA 19018

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>20.01</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>20.01</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>-0-</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>-0-</u>
e. Allowed postpetition arrearage:	(e) \$ <u>-0-</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>-0-</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>20.01</u>

Part 3: Postpetition Mortgage Payment

Check one

☐ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ _____

The next postpetition payment is due on

 / /
MM / DD / YYYY☒ Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

x/s/ Scott F. Waterman
Signature

Date 02/25/2020

Trustee Scott F. Waterman

Address 2901 St. Lawrence Avenue, Suite 100
Reading, PA 19606

Contact phone (610) 779-1313

Email info@ReadingCh13.com

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History Of Payments

Part 2 - B

<u>Claim ID</u>	<u>Name</u>	<u>Creditor Type</u>	<u>Date</u>	<u>Check #</u>	<u>Posting Description</u>	<u>Amount</u>
4	M&T BANK	Pre-Petition Arrears	11/20/2015	1010223	Disbursement To Creditor/Pr	20.01
Total for Part 2 - B:						20.01